

# Your Autopac and driver's licence

Savings.  
Convenience.  
Choice.

2012



**Reporting accidents to police — new!**



**Up to 33% off for the safest drivers**



**Enhanced Driver's Licences and optional insurance**



**Manitoba  
Public Insurance**

# New for 2012

## Reporting accidents to police

Here's what's new: no need to report a straightforward fender-bender to the police.

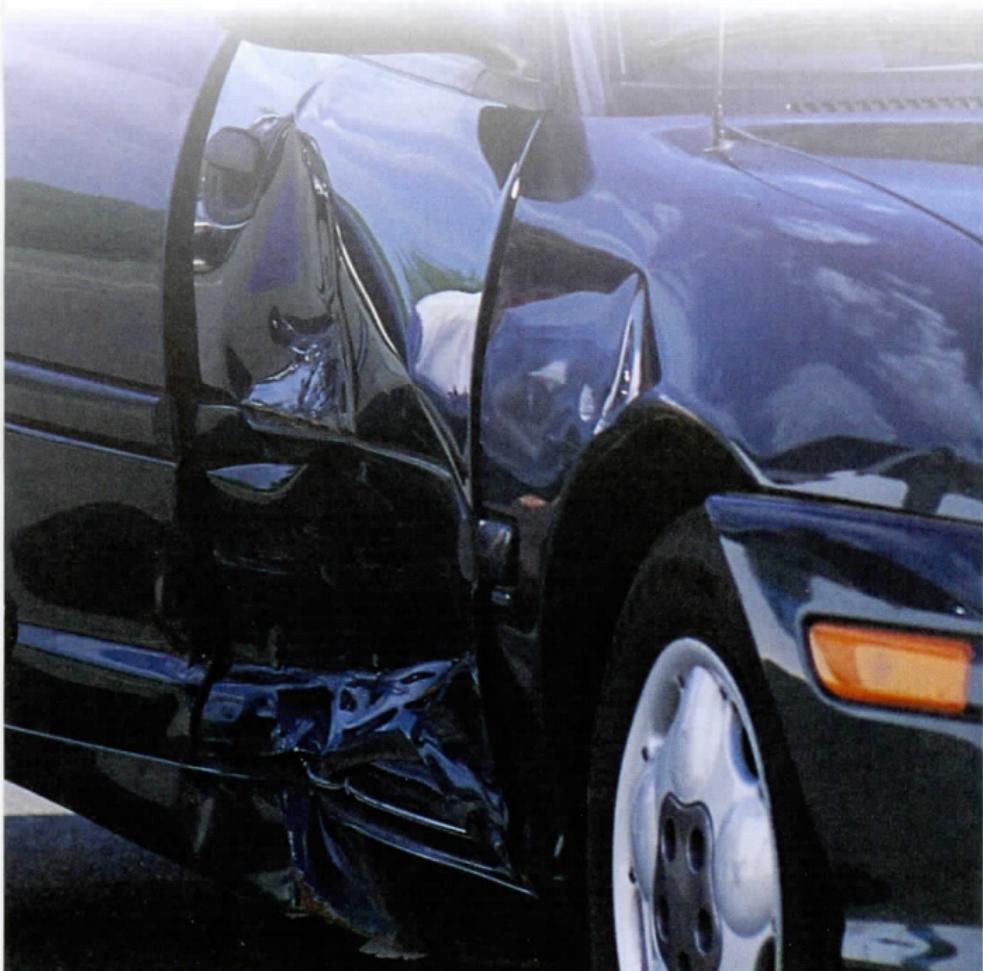
But check this list! If your accident involves any of these things, you *must* report to the police:

- fatality
- hospitalization because of injury
- an unlicensed driver or unregistered vehicle
- an unidentified vehicle (hit and run)
- you failed to get the other driver's particulars
- you suspect the other driver was under the influence of alcohol or drugs

Vehicle damage resulting from suspected vandalism, attempted theft and theft must also be reported to the police.

You must report accidents **within seven days**.

You must report vandalism, theft or attempted theft **as soon as reasonably possible**.



# Unsafe driving costs more

Under Driver Safety Rating, demerits will cost more. It's all about encouraging safe driving.

Below, you'll see the new premiums for demerits.

| MERITS FOR<br>SAFE DRIVING | DRIVER<br>PREMIUM | VEHICLE<br>PREMIUM<br>DISCOUNT |
|----------------------------|-------------------|--------------------------------|
| +15                        | \$15              | 33%                            |
| +14                        | \$20              | 30%                            |
| +13                        | \$20              | 29%                            |
| +12                        | \$20              | 28%                            |
| +11                        | \$20              | 27%                            |
| +10                        | \$20              | 26%                            |
| +9                         | \$25              | 25%                            |
| +8                         | \$30              | 25%                            |
| +7                         | \$30              | 25%                            |
| +6                         | \$30              | 20%                            |
| +5                         | \$30              | 15%                            |
| +4                         | \$30              | 15%                            |
| +3                         | \$35              | 10%                            |
| +2                         | \$35              | 10%                            |
| +1                         | \$40              | 5%                             |
| 0<br>BASE                  | \$45              | 0%                             |
| -1                         | \$45              | 0%                             |
| -2                         | \$75              | 0%                             |
| -3                         | \$150             | 0%                             |
| -4                         | \$150             | 0%                             |
| -5                         | \$200             | 0%                             |
| -6                         | \$300             | 0%                             |
| -7                         | \$350             | 0%                             |
| -8                         | \$350             | 0%                             |
| -9                         | \$400             | 0%                             |
| -10                        | \$450             | 0%                             |
| -11                        | \$600             | 0%                             |
| -12                        | \$700             | 0%                             |
| -13                        | \$800             | 0%                             |
| -14                        | \$1,000           | 0%                             |
| -15                        | \$1,200           | 0%                             |
| -16                        | \$1,300           | 0%                             |
| -17                        | \$1,500           | 0%                             |
| -18                        | \$1,600           | 0%                             |
| -19                        | \$1,800           | 0%                             |
| -20                        | \$2,000           | 0%                             |

**NEW**

**DEMERITS FOR  
HIGHER-RISK DRIVING**

Your position on the DSR scale, which has 36 levels, depends on your driving record. Driving safely moves you up the scale, which saves you money. Driving unsafely moves you down the scale, which costs you more. To see how your place on the scale affects your driver's licence and vehicle premiums, please visit **mpi.mb.ca** and try our Driver Safety Rating Calculator.

## About five-year renewals

Although your driver's licence and Autopac are valid for up to five years, you still pay for them each year. We send you a Statement of Account each year between renewals, to tell you how much you owe.



To end your licence and Autopac early — before five years is up — you must go to an Autopac agency and cancel them. Otherwise, they'll stay valid and you'll be charged for them.

## Five-year renewals questions and answers

### *What is the difference between my Renewal Notice and my Statement of Account?*

**You will receive a Renewal Notice once every five years** when it's time to renew your driver's licence and Autopac. You must visit an Autopac agent to renew your driver's licence and Autopac.

**In non-renewal years, you will receive an annual Statement of Account** to tell you how much you owe for that year. You don't need to go to an Autopac agent to pay your Statement of Account. To pay in full, you have two choices:

- set up a single annual payment through your bank
- call your Autopac agent and pay with your credit card

To pay by instalments, you can set up a monthly plan through us and have your bank process your payments. Interest and a small fee apply.

**? I'm in the second year of my five-year policy, but I won't need my insurance after the end of this year. When I get my statement for year three, can I just not pay, and have my insurance run out?**

No, if you don't want your insurance anytime before you reach your five-year renewal date, you must cancel it at any Autopac agent.

Otherwise, your insurance keeps running, and you must pay for it.

**? Will I be charged a fee if I change my driver's licence or my Autopac?**

If you're changing your address\* or your name, you'll need to replace your driver's licence, for a fee of \$15. This covers the cost of producing and mailing your new licence.

Also, you must pay a fee of \$15 for changing your Autopac if you reduce your coverage between renewals.

But no fee applies to changing your Autopac in these situations:

- You're reducing your coverage at renewal
- You're increasing your coverage anytime (other than the cost of your extra coverage)
- You're changing your address\*, or your name.

If you lose your driver's licence or your Autopac certificate, replacing them costs \$15 each.

\*Remember, if you've moved, you must change your address for both your driver's licence and Autopac in person, immediately.



## Enhanced Driver's Licence

The Enhanced Driver's Licence (EDL) is a permit to drive that can be used to enter the U.S. by land or water. It's one of two voluntary options — along with the Enhanced Identification Card (EIC) — for Manitobans who want to travel to the U.S.

To learn more, ask your Autopac agent or visit [mpi.mb.ca](http://mpi.mb.ca).

# Keeping Autopac Rates Fair

## The big picture

With Autopac premiums, the past helps to predict the future. Each year we estimate how much premium we'll need to cover next year's costs. Based on past experience, we expect to pay approximately \$600 million in claims this year. That's about how much premium we'll need to collect. But what's each person's fair share? The answer is, the greater your risk, the larger your share.

## What's your risk?

Risk is:

- how likely you are to have a claim, and
- how costly that claim may be.

## Measuring your risk

### Your driving

Statistics show that you're more likely to have a claim if you've caused accidents before, or if you have traffic convictions. As of March 1, 2010, we started assessing this risk by using the Driver Safety Rating system.



### What you drive

Rates vary widely depending on how different makes and models protect occupants and withstand damage. This can vary greatly, even among different models of the same model year.

### Where you live and how you use your vehicle

Your claim risk is higher if you live in Winnipeg or in the North than if you live in other parts of Manitoba. It's also higher if you drive your vehicle to work regularly, rather than for pleasure only.

**Continued over →**

# Here's how the three different risk factors affect someone's Autopac — whether it's a car or a van

**One at-fault accident  
in the past year**

Starting Premium  
**\$880**

Driver Safety Rating  
= down 5 levels

Vehicle Premium ↑ \$44      Driver Premium ↑ \$5



**Conviction for speeding  
less than 50 km/h over  
the limit in the past year**

Starting Premium  
**\$880**

Driver Safety Rating  
= down 2 levels

Vehicle Premium ↑ \$22      Driver Premium \$0



**No convictions or accidents  
in the past year**

Starting Premium  
**\$880**

Driver Safety Rating  
= up 1 level

Vehicle Premium ↓ \$11      Driver Premium ↓ \$5



## You're not alone

All insurance plans work the same way: Premiums collected from many people cover the claims of a few.

If you happen to be one of those few, the insurance fund covers your claim rather than you paying it from your own pocket. Those costs might be far more than you could afford. That's the financial protection insurance provides.

To set your premiums, we group you with other Manitobans with whom you share these risk factors: they own similar vehicles, they live in the same area of Manitoba and they use their vehicles in a similar way. You share their risk of a claim and they share yours.

In turn, how much your group claims from the insurance fund affects how much premium you'll pay — even if you haven't made a claim. If your group's claim rise or fall, so will your premium.

# Factors could change the cost of car, truck, SUV or motorcycle



Here's an example to help put claim costs in perspective.

*The cost of one serious injury claim is about the same as the premiums for 3,000 vehicles.*

In short, your premium reflects much more than the value of your car. It reflects your fair share of your group's claims risk, and its resulting costs to the insurance fund.



## Choose the right coverage for you

You have a variety of choices to make sure you have the right insurance protection for your particular needs.

Here are some tips:

### **Buy the most third-party liability coverage you can afford.**

**you can afford.** It's inexpensive protection against the biggest financial risks. The main reason you need insurance is to cover the biggest risks. For private passenger vehicles, you can choose from \$200,000, \$1 million, \$2 million or \$5 million.

### **Choose the right deductible.** Lower deductibles provide more coverage, but cost more too. For the best value, choose the highest deductible you can comfortably afford to pay on a claim. For private passenger vehicles, you can choose from \$500, \$300, \$200 or \$100.

### **Figure out your financial risk** when looking at other coverage, like Auto Loss of Use. Ask yourself "Could I comfortably pay this from my own pocket if I had an accident?" If you can't, you probably need the coverage.

### **Review your coverage with an insurance professional regularly — especially when your circumstances change.** You may need to change your insurance protection from time to time. For example, if you start using a pleasure car for work, you'll need to change your coverage. Other changes in your life, such as moving, may also affect the insurance you need.

### **Talk with your Autopac agent about these and other choices.** We also offer extra coverage for:

- vehicles worth more than \$50,000
- new and late-model used vehicles, leased or owned
- losing the use of your vehicle
- damage during storage or lay-up
- rented or borrowed vehicles
- off-road vehicles

## **Read the book**

Your *Guide to Autopac* explains your coverage in more detail.

## **Expert advice in your community**

Your local Autopac agent can explain all about your Autopac rate, your Autopac coverage and special insurance available from Manitoba Public Insurance.

In Winnipeg, call us at

**204-985-7000**

Outside Winnipeg, call toll-free

**1-800-665-2410**

TTY

**204-985-8832**

**mpi.mb.ca**

We're happy to help.

Know of a fraudulent claim?

Call our TIPS Line:

In Winnipeg

**204-985-8477**

Fax

**204-985-8299**

Outside Winnipeg,

call Toll Free

**1-877-985-8477**

Email

**tips@mpi.mb.ca**

This publication is also available in large print, audio tape or braille on request.

